

October 21, 2010

JC Sandberg
Baker Donelson Bearman Caldwell & Berkowitz
920 Massachusetts Avenue, N.W., 9th Floor
Washington, D. C. 20001

RE: MUR 6386

Gates Banking & Trust Co.

Dear Mr. Sandberg:

This is in response to your letter dated October 21, 2010, which we received that day requesting a 30-day extension to respond to the complaint filed in the above-noted matter. After considering the circumstances presented in your letter, the Office of General Counsel has granted the requested extension. Accordingly, your response is due by the close of business on or before November 21, 2010.

If you have any questions, please contact me on our toll-free telephone number, (800) 424-9530. Our local telephone number is (202) 694-1650.

Sincerely.

Frankie D. Hampton, Paralegal Complaints Examination and

Legal Administration